

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
ROCKFORD DIVISION**

In re: VONGCHANH, INTHA

§ Case No. 09-70050

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$11,750.00  
*(without deducting any secured claims)*

Assets Exempt: \$11,750.00

Total Distribution to Claimants: \$538.01

Claims Discharged  
Without Payment: \$44,644.84

Total Expenses of Administration: \$3,183.03

3) Total gross receipts of \$ 3,721.04 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$3,721.04 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	3,183.03	3,183.03	3,183.03
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	3,558.20	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	41,114.00	2,566.65	2,566.65	538.01
<b>TOTAL DISBURSEMENTS</b>	<b>\$44,672.20</b>	<b>\$5,749.68</b>	<b>\$5,749.68</b>	<b>\$3,721.04</b>

- 4) This case was originally filed under Chapter 7 on January 09, 2009.
- . The case was pending for 22 months.
- 5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.
- 6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/04/2010 By: /s/MEGAN G. HEEG  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
TAX REFUNDS	1224-000	3,720.00
Interest Income	1270-000	1.04
<b>TOTAL GROSS RECEIPTS</b>		<b>\$3,721.04</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A					
<b>TOTAL SECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	930.26	930.26	930.26
MEGAN G. HEEG	2200-000	N/A	26.27	26.27	26.27
Ehrmann Gehlbach Badger & Lee	3110-000	N/A	2,170.00	2,170.00	2,170.00
Ehrmann Gehlbach Badger & Lee	3120-000	N/A	56.50	56.50	56.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	3,183.03	3,183.03	3,183.03

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED Kenosha Co. Child Support Agency	5200-000	0.00	N/A	N/A	0.00	
NOTFILED Kristy Vongchanh	5200-000	0.00	N/A	N/A	0.00	
NOTFILED Div. Child Support & Enforcement IL Dept of	5200-000	0.00	N/A	N/A	0.00	
NOTFILED Kristy Vongchanh	5200-000	3,558.20	N/A	N/A	0.00	
NOTFILED Bankruptcy Reporting Contact DCSE-MRU	5200-000	0.00	N/A	N/A	0.00	
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		3,558.20	0.00	0.00	0.00	

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Cavalry Portfolio	7100-000	356.00	355.73	355.73	299.32
2	Zievers & Dowse SC	7200-000	1,700.00	1,927.25	1,927.25	0.00
3	Time Warner Cable	7100-000	N/A	283.67	283.67	238.69
NOTFILED	Professional Credit Services	7100-000	355.00	N/A	N/A	0.00
NOTFILED	Professional Acct. Mgmt	7100-000	0.00	N/A	N/A	0.00
NOTFILED	OSI	7100-000	2,000.00	N/A	N/A	0.00
NOTFILED	Pinnacle	7100-000	1,814.00	N/A	N/A	0.00
NOTFILED	Northwest Collectors	7100-000	50.00	N/A	N/A	0.00
NOTFILED	Sunrise Credit Service	7100-000	43.00	N/A	N/A	0.00
NOTFILED	SBC Wisconsin	7100-000	124.00	N/A	N/A	0.00
NOTFILED	Midland Credit	7100-000	125.00	N/A	N/A	0.00
NOTFILED	United Resource	7100-000	5,199.00	N/A	N/A	0.00
NOTFILED	United Resource Systems	7100-000	4,714.00	N/A	N/A	0.00
NOTFILED	TCF Bank	7100-000	329.00	N/A	N/A	0.00
NOTFILED	The Affiliated Group	7100-000	279.00	N/A	N/A	0.00
NOTFILED	Credit Protection Assoc.	7100-000	191.00	N/A	N/A	0.00
NOTFILED	Kenosha Co. Child Support Agency	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Collect Associates	7100-000	353.00	N/A	N/A	0.00
NOTFILED	Chase Automotive Finance	7100-000	21,000.00	N/A	N/A	0.00
NOTFILED	Kristy Vongchanh	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Harris	7100-000	1,754.00	N/A	N/A	0.00
NOTFILED	Harris & Harris	7100-000	106.00	N/A	N/A	0.00
NOTFILED	Georgia Power	7100-000	97.00	N/A	N/A	0.00
NOTFILED	Falls Collection	7100-000	140.00	N/A	N/A	0.00
NOTFILED	Lachapelle Credit Service	7100-000	385.00	N/A	N/A	0.00

<b>TOTAL GENERAL UNSECURED CLAIMS</b>	41,114.00	2,566.65	2,566.65	538.01
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**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-70050

Case Name: VONGCHANH, INTHA

Period Ending: 11/04/10

Trustee: (330490) MEGAN G. HEEG

Filed (f) or Converted (c): 01/09/09 (f)

§341(a) Meeting Date: 02/06/09

Claims Bar Date: 05/19/09

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	checking account w/ Wachovia Bank	300.00	0.00	DA	0.00	FA
2	older furniture, tv, bedroom sets, table & chair	1,000.00	0.00	DA	0.00	FA
3	necessary wearing apparel	350.00	0.00	DA	0.00	FA
4	misc. costume jewelery & watch	100.00	0.00	DA	0.00	FA
5	employer provided term life policy- no cash valu	0.00	0.00	DA	0.00	FA
6	401K	5,000.00	0.00	DA	0.00	FA
7	1997 Toyota Tacoma	5,000.00	0.00	DA	0.00	FA
8	TAX REFUNDS (u)	0.00	3,720.00		3,720.00	FA
Int	INTEREST (u)	Unknown	N/A		1.04	FA
9	Assets      Totals (Excluding unknown values)	\$11,750.00	\$3,720.00		\$3,721.04	\$0.00

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): December 1, 2009

Current Projected Date Of Final Report (TFR): June 15, 2010 (Actual)

**Form 2**  
**Cash Receipts And Disbursements Record**

Case Number: 09-70050

Trustee: MEGAN G. HEEG (330490)

Case Name: VONGCHANH, INTHA

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: \*\*-\*\*\*9919

Account: \*\*\*-\*\*\*\*\*21-65 - Money Market Account

Period Ending: 11/04/10

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
10/05/09	{8}	Intha Vongchanh	tax refund	1224-000	2,000.00		2,000.00
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.06		2,000.06
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		2,000.14
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		2,000.22
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		2,000.29
02/19/10	{8}	Intha Vongchanh c/o David H. Carter	Balance of 2008 tax refund	1224-000	1,720.00		3,720.29
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		3,720.37
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		3,720.53
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		3,720.55
04/06/10		Wire out to BNYM account 9200*****2165	Wire out to BNYM account 9200*****2165	9999-000	-3,720.55		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-3,720.55	0.00	
<b>Subtotal</b>	<b>3,720.55</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$3,720.55</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-70050

Trustee: MEGAN G. HEEG (330490)

Case Name: VONGCHANH, INTHA

Bank Name: The Bank of New York Mellon

Taxpayer ID #: \*\*-\*\*\*9919

Account: 9200-\*\*\*\*\*21-65 - Money Market Account

Period Ending: 11/04/10

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****2165	Wire in from JPMorgan Chase Bank, N.A. account *****2165	9999-000	3,720.55		3,720.55
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.17		3,720.72
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.22		3,720.94
06/15/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.10		3,721.04
06/15/10		To Account #9200*****2166	prepare final report	9999-000		3,721.04	0.00

ACCOUNT TOTALS	3,721.04	3,721.04	\$0.00
Less: Bank Transfers	3,720.55	3,721.04	
Subtotal	0.49	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.49	\$0.00	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-70050  
 Case Name: VONGCHANH, INTHA  
 Taxpayer ID #: \*\*-\*\*\*9919  
 Period Ending: 11/04/10

Trustee: MEGAN G. HEEG (330490)  
 Bank Name: The Bank of New York Mellon  
 Account: 9200-\*\*\*\*\*21-66 - Checking Account  
 Blanket Bond: \$1,500,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
06/15/10		From Account #9200*****2165	prepare final report	9999-000	3,721.04		3,721.04
08/26/10	101	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$2,170.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,170.00	1,551.04
08/26/10	102	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$56.50, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		56.50	1,494.54
08/26/10	103	Cavalry Portfolio	Dividend paid 84.14% on \$355.73; Claim# 1; Filed: \$355.73; Reference:	7100-000		299.32	1,195.22
08/26/10	104	Time Warner Cable	Dividend paid 84.14% on \$283.67; Claim# 3; Filed: \$283.67; Reference:	7100-000		238.69	956.53
08/26/10	105	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			956.53	0.00
			Dividend paid 100.00% on \$930.26; Claim# ; Filed: \$930.26	930.26 2100-000			0.00
			Dividend paid 100.00% on \$26.27; Claim# ; Filed: \$26.27	26.27 2200-000			0.00

ACCOUNT TOTALS	3,721.04	3,721.04	\$0.00
Less: Bank Transfers	3,721.04	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>3,721.04</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$3,721.04</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****21-65	3,720.55	0.00	0.00
MMA # 9200-*****21-65	0.49	0.00	0.00
Checking # 9200-*****21-66	0.00	3,721.04	0.00
	<b>\$3,721.04</b>	<b>\$3,721.04</b>	<b>\$0.00</b>